

IN THE CLAIMS:

B18 Sub C1 1. (once amended) A method for processing cash advance requests using a process management and workflow system coupled to a data repository, said method comprising the steps of:

receiving a cash advance request at the process management and workflow system; and

operating the process management and workflow system to record the cash advance request, evaluate current collateral information, and evaluate current credit status.

Sub C2 12. (once amended) A system for processing cash advance requests, said system comprising a data repository, and a process management and workflow system coupled to said data repository, said process management and workflow system configured to:

B19 receive a cash advance request;

record the cash advance request;

evaluate current collateral information; and

evaluate current credit status.

Please add the following claims:

Sub C3 B20 23. (newly added) A method for processing cash advance requests using a process management and workflow system coupled to a data repository, said method comprising the steps of:

receiving from a customer at the process management and workflow system collateral information including at least one of accounts receivable, accounts payable, inventory information, trading partners information, chart of accounts, invoices, and payment information;

storing the collateral information in the data repository;

receiving from the customer a cash advance request at the process management and workflow system;

operating the process management and workflow system to record the cash advance request;

updating the collateral information of the customer via the process management and workflow system such that the customer collateral information is current;

evaluating the current, customer collateral information through the process management and workflow system;

evaluating current credit status of the customer through the process management and workflow system including an analysis of at least one of the customer's business performance, dilution, and advance rate; and

determining through the process management and workflow system to at least one of approve the customer's cash advance request, deny the customer's cash advance request, and initiate a manual review of the customer collateral information.

24. (newly added) A system for processing cash advance requests, said system comprising a data repository, and a process management and workflow system coupled to said data repository, said process management and workflow system configured to:

receive from a customer collateral information including at least one of accounts receivable, accounts payable, inventory information, trading partners information, chart of accounts, invoices, and payment information;

store said collateral information in said data repository;